

**Information to identify the case:**

Debtor 1	<b>Bruce M Kern</b>	Social Security number or ITIN	xxx-xx-7233
	First Name Middle Name Last Name	EIN	--
Debtor 2	<b>Marcia G. Kern</b>	Social Security number or ITIN	xxx-xx-6201
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: <b>13-37723-JKS</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Bruce M Kern

Marcia G. Kern

10/3/18

**By the court:** John K. Sherwood  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Bruce M Kern  
 Marcia G. Kern  
 Debtors

Case No. 13-37723-JKS  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 3180W

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 Total Noticed: 34

Date Rcvd: Oct 03, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 05, 2018.

db/jdb  
 514624375 +Bruce M Kern, Marcia G. Kern, 28 Nimitz Road, Wayne, NJ 07470-3716  
 +CERASTES, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 514437903 +Law Offices Of Charles A. Gruen, 381 Broadway, Ste 300, Westwood, NJ 07675-2239  
 514437905 +North Jersey Country Club, 594 Hamburg Tpk, Wayne, NJ 07470-2091  
 514485284 +Sallie Mae Inc. on behalf of GLHEC, 2401 International Lane, Madison, WI 53704-3121  
 514437907 +Specialized Loan Servicing, 8742 Lucent Blvd., Ste 300, Highlands Ranch, CO 80129-2386  
 514746356 +Specialized Loan Servicing LLC, 8742 Lucent Blvd Suite 300, Highlands Ranch, Colorado 80129-2386  
 516299192 U.S. BANK N.A., AS TRUSTEE, et.al., America's Servicing Company, DEFAULT DOCUMENTS PROCESSING, N9286-01Y, 1000 BLUE GENTIAN ROAD, EAGAN MN 55121-7700  
 517582640 +U.S. Bank National Association Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  
 514768346 +U.S. Bank National Association, as Trustee, ATTN: Bankruptcy Dept., MAC# D3347-014, 3476 Stateview Blvd., Fort Mill, SC 29715-7203  
 514437909 +William Pollinger, Esq., 302 Union Street, Hackensack, NJ 07601-4300

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Oct 04 2018 00:28:36 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 04 2018 00:28:32 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 cr +EDI: AISACG.COM Oct 04 2018 03:48:00 BMW Financial Services, NA, LLC, c/o Ascension Capital Group, Inc., PO Box 201347, Arlington, TX 76006-1347  
 514437897 +EDI: WFFC.COM Oct 04 2018 03:48:00 America's Servicing Company, Po Box 10328, Des Moines, IA 50306-0328  
 514538105 EDI: BMW.COM Oct 04 2018 03:49:00 BMW Financial Services NA, LLC, P.O. Box 3608, Dublin, OH 43016  
 517691748 +EDI: AISACG.COM Oct 04 2018 03:48:00 BMW Financial Services NA LLC, 4515 N Santa Fe Ave., Det APS, Oklahoma City OK 73118-7901  
 514446428 +EDI: BMW.COM Oct 04 2018 03:49:00 BMW Financial Services NA, LLC, 5550 Britton Parkway, Hilliard, OH 43026-7456  
 514437898 +EDI: TSYS2.COM Oct 04 2018 03:48:00 Bloomingdales, PO Box 8218, Mason, OH 45040-8218  
 514437899 +EDI: CAPITALONE.COM Oct 04 2018 03:49:00 Capital One Bank, Po Box 30285, Salt Lake City, UT 84130-0285  
 514564803 EDI: CAPITALONE.COM Oct 04 2018 03:49:00 Capital One, N.A., PO Box 71083, Charlotte, NC 28272-1083  
 514437900 +EDI: CHASE.COM Oct 04 2018 03:48:00 Chase, Cardmember Services, Po Box 15298, Wilmington, DE 19850-5298  
 514457111 +EDI: TSYS2.COM Oct 04 2018 03:48:00 Department Stores National Bank/Bloomingdales, Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053  
 515588701 EDI: ECMC.COM Oct 04 2018 03:48:00 ECMC, PO BOX 16408, ST. PAUL MN 55116-0408  
 515588702 EDI: ECMC.COM Oct 04 2018 03:48:00 ECMC, PO BOX 16408, ST. PAUL MN 55116-0408, ECMC, PO BOX 16408, ST. PAUL MN 55116-0408  
 514437901 +EDI: IRS.COM Oct 04 2018 03:49:00 Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346  
 514437902 EDI: TSYS2.COM Oct 04 2018 03:48:00 Juniper Card Services, PO Box 8801, Wilmington, DE 19899-8801  
 514437904 +EDI: TSYS2.COM Oct 04 2018 03:48:00 Macys, Po Box 8097, Mason, OH 45040-8097  
 514729193 EDI: PRA.COM Oct 04 2018 03:48:00 Portfolio Recovery Associates, LLC, c/o Capital One, POB 41067, Norfolk VA 23541  
 514729103 EDI: PRA.COM Oct 04 2018 03:48:00 Portfolio Recovery Associates, LLC, c/o Capital One/Hsbc, POB 41067, Norfolk VA 23541  
 514437906 +EDI: NAVIENTFKASMSERV.COM Oct 04 2018 03:48:00 Sallie Mae, Po Box 9500, Wilkes Barre, PA 18773-9500  
 516355832 EDI: BL-TOYOTA.COM Oct 04 2018 03:48:00 Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 514437908 +EDI: WFFC.COM Oct 04 2018 03:48:00 Wells Fargo Home Mortgage, Po Box 10335, Des Moines, IA 50306-0335  
 514437910 +E-mail/Text: collect@williamsalexander.com Oct 04 2018 00:28:05 Williams Alexander Assoc, 1479 State Route 23, Wayne, NJ 07470-7507

TOTAL: 23

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr U.S. Bank National Association, as Trustee for Cre  
 cr\* +Toyota Motor Credit Corp., c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-2

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 34

Date Rcvd: Oct 03, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 05, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 3, 2018 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor U.S. Bank National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp., CSFB Mortgage Pass-Thru Certificates, Series 2004-3 nj.bkecf@fedphe.com  
Denise E. Carlon on behalf of Creditor U.S. Bank National Association, as Indenture Trustee on behalf of the holders of the Terwin Mortgage Trust 2005-11, Asset-Backed Securities, TMTS Series 2005-11 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
James A Kridel, Jr on behalf of Joint Debtor Marcia G. Kern , gl7741@notify.cincompass.com  
James A Kridel, Jr on behalf of Debtor Bruce M Kern , gl7741@notify.cincompass.com  
James A. Kridel on behalf of Joint Debtor Marcia G. Kern law@kridel.com, Gl7741@notify.cincompass.com  
James A. Kridel on behalf of Debtor Bruce M Kern law@kridel.com, Gl7741@notify.cincompass.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Rebecca Ann Solarz on behalf of Creditor U.S. Bank National Association, as Indenture Trustee on behalf of the holders of the Terwin Mortgage Trust 2005-11, Asset-Backed Securities, TMTS Series 2005-11 rsolarz@kmlawgroup.com

TOTAL: 8